



Dora

Department of Regulatory Agencies

Division of Insurance

Better health insurance decisions.

Make better decisions from the start so you
have the knowledge and coverage you need,
when you need it most.

Visit www.dora.colorado.gov/healthinsurance

Call **303-894-7490** or **800-930-3745**

*Better Decisions.
Better Prepared.
Understanding your health insurance choices.*



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Health insurance is complex.

But you know that. What you might not know is we can help you make smart health insurance decisions – for you, your family, or your employees. We're the **Colorado Division of Insurance** and our mission is consumer protection. We review premium rates, license the people who sell health insurance, and make sure health insurance companies can pay claims when you need it. That's why we can help you understand the complexities of health insurance.



Resources are ready and waiting.

Colorado consumers and employers are being asked to make more decisions about health insurance than ever before. If you need information or have any questions about your policy, your rights and protections, or an agent or insurer, contact us. If we can't answer your question, we can direct you to the right organization that can. All questions are welcome. Other resources to help you in your health insurance decisions include:

- › **Health Insurance Agents.** DOI licenses and regulates the people who sell insurance. If you have a question or a complaint about an agent, contact us and we can help.
- › **Health Insurance Companies.** DOI regulates the health insurance industry by reviewing new premium rates and benefits to ensure companies follow Colorado and federal laws. We make sure they can afford to pay your claims and that you get the benefits for which you paid. If you have a question or a complaint about your insurance company, we can help.
- › **Connect for Health Colorado.** This new health insurance marketplace is the only place you can apply to receive financial assistance to reduce the cost of your insurance. DOI regulates the plans that are sold within this new marketplace.

What can you do?

Informed consumers make better choices. If you have health insurance, make sure you know what's in your policy. Know what is covered and how much you will need to pay compared to what the insurance company will pay. A crisis is not the time to learn what is or is not covered.

The more informed, the better.

Ask questions so you understand your responsibilities as well as the responsibilities of your health insurance company. Talk to your employer, your agent, or your health care provider. If you need additional help, contact DOI. We'll help you understand your rights and your options, and we'll help you become your own best advocate.

If you don't have health insurance, but you're interested in buying it, we can help you get started. DOI does not recommend one company over another, but we can give you some things to consider.



Contact us.

Visit us at www.dora.colorado.gov/healthinsurance.

Or call us directly at **303-894-7490** in the Denver metro area.

Outside the metro area, call us toll-free at **800-930-3745**.